

ANNUAL AUTO INSURANCE UPDATE JULY 1, 2014

This is a summary of the key points of the Annual Auto Insurance Memo. The memo this year will be converted into FAQs when the Office of Risk Management's website is updated in July of 2014.

Auto Information Cards: please **download** the current Auto Information Card from the Office of Risk Management website http://das.nebraska.gov/risk/forms/auto_information_card.pdf and place it in your vehicle(s) immediately.

Auto Insurance Coverage: all motor vehicles used on State business and anyone operating a covered vehicle with the permission of a State employee.

- There is no medical payment coverage for any injured party in a covered vehicle. Employees may be covered under workers compensation. Others may file a claim for reimbursement of medical expenses with the State Claims Board.
- If a State Employee uses his or her own **personal vehicle** on State business and an accident occurs, the employee's personal insurance is primary coverage and the State's policy is excess. If the employee's insurance denies coverage, the State's policy cannot provide coverage either.

Reporting Accidents: Report all accidents to NRMA immediately by (1) calling Pete Eiden at 402-742-9220 or 800-642-6671 (2) e-mailing NRMA at pete@nirma.info or john@nirma.info, or (3) faxing the paper form to NRMA at 402-742-9230 or 888-311-3152. For serious accidents, call the information in first then follow up with the written report. Serious accidents should be reported to NRMA and Risk Management. If you are driving a TSB vehicle, follow the same procedures but report the accident to Angela Lloyd, angela.lloyd@nebraska.gov or (402) 471-2381 in accordance with TSB procedures and to NRMA.

Rental Cars: When a State employee rents a car under contract in the United States, its territories or Canada on State business (e.g., Avis, Hertz), the State's insurance policy will provide coverage in excess of any other policy in force. Agencies are encouraged however to review available rental insurance to determine whether the coverage provided is prudent given the cost plus any deductible the agency may incur under the State's coverage. Your agency is responsible for paying the premium for this elective coverage.

Driver Screening: Check annually for current driver's license and comply with your own personnel rules regarding driver record check; licensing and completion of a defensive driving course.

Policy Information:

- Insurance Company: Princeton Excess & Surplus Lines Insurance Company and
- Princeton Excess Lines Insurance Company
- Policy Number: Policy Information will be provided at later date
- Policy Term: July 1, 2014 to June 30, 2015
- Named Insured: The State of Nebraska (including all Authorities, Boards, Commissions, Departments, Divisions, and any other activities under the supervision or control of the insured except for the University System)

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